ECCLESIA LAW

Private Ecclesiastical Counsel
United States & International

REVIEW & RISK ASSESSMENT

THE SOVEREIGN RESERVE REPAIR PROGRAM (SRRP)

22 January 2026

TO: PROSPECTIVE SUBSCRIBERS

1. Executive Summary

Ecclesia Law has been commissioned to review the strategies, regulatory status, and ownership of the entity operating as "The Sovereign Reserve Repair Program" (SRRP) by members of Republic of Old Souls (ROS) PMA.

Our Conclusion: This entity exhibits the classic characteristics of a **"Recovery Room" scheme**. It is operated by David Ayerst, it targets PMA members of Republic of Old Souls who purchased defective processes that originated from Simon Goldberg of YouAndYourCash and EmpowerThePeople prior to Iain Clifford taking over as technical expert and remedy architect for the former MATRIXFREEDOM PMA now ROS.

The strategies promoted are **pseudo-legal fallacies** that have no merit in English Law. Engaging with these processes poses a **severe risk** of increased debt, litigation costs, and enforcement action, including potential imprisonment for non-payment of Council Tax.

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2. Evaluation of Promoted Strategies

A. Unsecured Debt Collectors (The "Fake Debt" Theory)

- **The Strategy:** The site claims that when a debt is sold to a debt purchaser (like Lowell, Cabot, etc.), it becomes "fake" or "unenforceable" unless the collector can produce a "Deed of Assignment" signed by two directors. They advise revoking consent and demanding this deed.
- **Legal Merit: NONE.**
    - **Why it fails:** Under the *Law of Property Act 1925*, a "Notice of Assignment" is legally sufficient for a debt purchaser to enforce the debt. They do *not* need to show you the internal Deed of Assignment (which is a commercially sensitive

document between the banks). Courts routinely reject this "show me the deed" defence.
    - **Risk:** If you stop paying based on this advice, the debt purchaser will issue a County Court Judgment (CCJ). Since the defence provided by SRRP is legally nonsense, you will lose, leading to a CCJ on your credit file and potential bailiff enforcement.

B. DCA & Council Tax Arrears

- **The Strategy:** The site claims Council Tax collectors are "not bailiffs" and operate illegally. It likely advises using "Notices of Removal of Implied Right of Access" to block them.
- **Legal Merit: NONE (DANGEROUS).**
    - **Why it fails:** Council Tax is a statutory priority debt. Enforcement Agents (bailiffs) acting on a Liability Order have specific powers under the *Tribunals, Courts and Enforcement Act 2007*. They do not need a "wet ink" contract with you.
    - **Risk:** Obstructing a Council Tax enforcement agent can lead to the removal of your goods (like your car from the driveway) and, in extreme cases of "willful refusal" (which this strategy demonstrates), a prison sentence of up to 3 months.

C. Credit Score Removal

- **The Strategy:** Claims that by proving a debt is "unenforceable" or challenging the data processing, the default *must* be removed from your credit file.
- **Legal Merit: LOW / MISLEADING.**
    - **Why it fails:** A debt can be "unenforceable" under the Consumer Credit Act (e.g., due to missing paperwork) but still *exist* as a factual account history. The Supreme Court ruling in *Grace v Blackhorse* (often cited by such groups) does not guarantee removal of defaults if the money was borrowed and not repaid.
    - **Risk:** Clients pay for "admin" to scrub their file, but the credit reference agencies (Experian, Equifax) will simply verify the debt with the lender and refuse the removal.

D. Bailiff vs. Debt Collector

- **The Strategy:** Encourages treating High Court Enforcement Officers (HCEOs) or Civil Enforcement Agents as powerless "third parties."
- **Legal Merit: NONE.**
    - **Why it fails:** This confuses "debt collectors" (who have no powers) with "Enforcement Agents" (who have court-backed powers to enter and seize goods). Treating a certified bailiff like a door-to-door salesman is a critical error.

E. IVAs & Debt Management Programs

- **The Strategy:** The site provides a comparison of IVAs and DMPs. While the information appears generic, the *context* is often a "bait and switch."
- **Risk:** They use the "Cons" of regulated solutions (like the insolvency register) to scare clients into buying their unregulated "Sovereign" or "Administrative" solutions, falsely presenting them as a risk-free alternative.

F. Statute of Limitations

- **The Strategy:** Likely claims that if you haven't paid in 6 years, the debt is dead.
- **Legal Merit: PARTIAL (BUT WEAPONIZED).**
    - **Why it fails:** While the *Limitation Act 1980* is real, "sovereign" groups often ignore that any written acknowledgment (like sending one of their "conditional acceptance" letters) can reset the clock, inadvertently reviving an old debt.

G. Subject Access Requests (SAR)

- **The Strategy:** Using GDPR requests to flood the bank with demands, hoping they slip up so you can claim "damages" or invalidity.
- **Legal Merit: INEFFECTIVE.**
    - **Why it fails:** Banks have automated teams to handle SARs. Receiving a SAR does not invalidate the debt. It is a stalling tactic, not a remedy.

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3. Regulatory Licence Review

To lawfully offer the services described, the operator requires authorization from the **Financial Conduct Authority (FCA)**.

Service Offered	Regulatory Requirement	Status of SRRP / David Ayerst
Advising on debts (e.g., "Don't pay this collector")	**FCA Authorization** (Debt Counselling)	**UNLICENSED (Illegal)**
Negotiating with creditors (Sending letters on your behalf)	**FCA Authorization** (Debt Adjusting)	**UNLICENSED (Illegal)**
Credit Repair (Removing defaults)	**FCA Authorization** (Credit Information Services)	**UNLICENSED (Illegal)**
Referrals (Sending you to other firms)	**FCA Authorization** (Lead Generation)	**UNLICENSED (Illegal)**

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Conclusion: The entity is operating in breach of the *Financial Services and Markets Act 2000*. Any contract you sign with them is likely unenforceable, and you have no access to the Financial Ombudsman Service if they take your money and fail.

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4. Ownership & Consumer Risk Analysis

Who are you paying?

- Payments are likely directed to **David Ayerst Ltd** (a dormant company) or personal accounts. There is no transparency regarding client money protection.

Final Recommendation from Ecclesia Law: DO NOT ENGAGE. The "Sovereign Reserve Repair Program" is not a valid legal service. It is a vehicle designed to monetize the desperation of debtors using debunked internet theories.